



**HUMAN RESOURCES OFFICE
TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION**

Number: 08-34

2 September 2008

**LONG TERM DISABILITY COVERAGE OFFERED BY
SUN LIFE AND HEALTH INSURANCE COMPANY**

EXPIRES: No expiration

1. The Long Term Disability coverage offered by Sun Life and Health Insurance Company, formerly known as Genworth Life and Health Insurance Company and previous to that G.E. Group Life Insurance Company, is a private insurance. The Human Resources Office, on behalf of the California National Guard, facilitates communication between you and the insurance company.
2. Be advised, the Sun Life policy as underwritten from its inception requires that the Long Term Disability coverage terminate at age 60.
3. Those that have current payroll deduction of the Sun Life and Health Insurance Company that have reached the age of 60 will see the deductions terminate. For those that have paid beyond the age of 60, you will be receiving a refund of premiums collected beyond your 60th birth date. In addition, for those that are currently approaching 60 years of age, you are encouraged to be proactive in finding an alternate policy to ensure no lapse in coverage. Once the new insurance is in place to ensure unnecessary premiums are discontinued and avoid duplication, please contact TSgt Howard Bentley at CAGNET 63636, DSN 466-3636, (916) 854-3636 or howard.f.bentley@us.army.mil.
4. The original policy currently underwritten by Sun Life was offered prior to the implementation of the Federal Long Term Care Insurance Program (FLTCIP). This group policy is designed to support the majority of our technician workforce who, by regulation, must maintain membership in the National Guard. Normally, National Guard membership terminates at the age of 60, thus the majority of our technician workforce would not need benefits beyond 60 years of age. Ending coverage at age 60 also reduced the cost of the premiums to the technician.
5. It is your option to choose either program. All technicians currently covered by Sun Life and Health Insurance Company are encouraged to compare and contrast the premiums, benefits, and stipulations of the FLTCIP and any other policies available to you in order to make better informed decisions regarding your coverage. The FLTCIP does not have annual Open Seasons and applications may be obtained and submitted at anytime by eligible personnel. For more information, please go their website at: <http://www.opm.gov/insure/ltc/>.
6. Questions may be directed to Ms. Christine A. Zell, Supervisory Human Resources Specialist, at CAGNET 6-3411, DSN 466-3411, (916) 854-3411, or email at christine.zell@us.army.mil.


STUART D. EWING
Captain, CA ANG
Deputy, Human Resources Officer

DISTRIBUTION:

Air: TA
Army: TA